

EXHIBIT 3DATE 3-25-09SB 142

March 24, 2009

Representative Bill Wilson, Chairman
House Business and Labor Committee
PO Box 2005000
Helena, MT 59620

Dear Chairman Wilson:

As a member of the Montana insurance community since December 1979, I oppose Senate Bill 142 and the repeal of non-gender insurance in Montana. Passage of this bill would adversely affect Montana citizens and my clients.

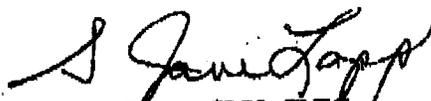
The primary impact of Senate Bill 142 is to eliminate mandatory maternity coverage from Montana health insurance policies. Pregnancy is one of the primary medical costs faced by Montana families. Maternity costs have risen significantly statewide with changes in medical procedures and fewer physicians and hospitals performing deliveries. To cover these costs Montana families will have to purchase expensive maternity benefit riders to their health insurance policies. Many cannot afford the ongoing expense of this additional insurance coverage.

Insurance is intended to spread the risk across the insured population reducing the cost to each individual, but covering the cost to all members. Gender is not a necessary rating factor. Insurance companies often use gender as a substitute for rating specific risk factors, like smoking, drinking or job hazard, associated with the gender of some insureds.

The insurance industry is thriving. Insurance companies are generating ever-increasing premiums. The non-gender insurance statute has not adversely impacted the Montana insurance industry. Elimination of this family-friendly benefit increases and shifts costs to taxpayers.

Passage of Senate Bill 142 will dramatically harm insured families in Montana. I strongly urge the committee to table this very bad bill.

Sincerely,


S. Jane Lopp, CLU, ChFC

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Fax

To: Rep. Bill Wilson From: JANE LOPP, CLU, CHFC, CLTC

Fax: 406-444-4825 Date: 3/24/09

Phone: _____ Pages: 2

Re: _____ CC: _____

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